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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of

Amy GALLAND

Serial No. 09/752,592

Group Art Unit: 3624

Filed: January 2, 2002

Examiner: Weisberger, Richard C.

For: METHOD OF DIRECT FUNDING

**RESPONSE UNDER 35 U.S.C. § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 1, 2004, the following amendments and remarks are submitted herewith in connection with the above-captioned application. A complete listing of the claims begins on page 2 of the instant amendment. The remarks begin on page 4 of the instant amendment.